



# KIRBY'S

**Builders & Contractors**

Reg No: 04675773 England

Registered Office

Elledon House, Preston Road, Inskip, Preston, Lancs, PR4 OTT

Tel: 01772691139 Mobile: 07968119104

VAT Reg No.154 6264 63

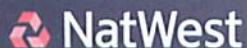
Hi Stacy

See enclosed bank statements as requested, if you need any more info please e-mail  
Or ring on 07968119104

Kind regards

Graham Kirby

Kirby's Builders & Contractors is a trading name of - R Kirby & Sons LTD

00017686  
0001/0001  
2 01160

## Current Account

Date	Details		Withdrawn	Paid in	Balance
15 May 2014	BROUGHT FORWARD				18,521.89
20 May	Cheque	000024	600.00		17,921.89
23 May	Automated Credit	R KIRBY & SONS LTD		259.65	18,181.54
30 May	Charges	02MAY-A/C 28509323	10.00		18,171.54

Account Number 28509323

TRUSTEES OF R KIRBY & SONS LTD  
SMALL SELF ADMINISTERED SCHEME

(119) Branch sort code 01-03-33

National Westminster Bank Plc

## Useful Information

### Online/Telephone Banking

Our Online and Telephone Banking services allow you to transfer money between your accounts with us, pay regular bills, manage Direct Debits and much more. Banks participating in the Faster Payments Service will provide same-day clearing of electronic payments such as bill payments, fund transfers and Standing Orders, providing the amount is within the faster payments limit. \* This means that when you make an online or telephone payment under the scheme, funds will normally be taken from your account and credited to the recipient's account on the same day. Please note that if you have an account that requires notice to be given before a withdrawal can be made, the required notice cannot be given via Online or Telephone Banking. In most cases we require your prior written notice of any withdrawal. Please refer to your account terms and conditions for more information.

\*Please note that in cases where the receiving organisation operates on a collection account basis e.g. credit card accounts or utility companies, funds will not necessarily arrive in the specific account on the same day.

### Mobile Phone Banking

Stay on top of your finances with our mobile phone banking service. This allows you to view recent transactions or receive a text when you are about to go overdrawn. Mobile Banking App available to NatWest personal account holders with a debit card, Online Banking and UK mobile number starting with 07. Standard network charges may apply.

### E-Statements

By switching to paperless statements, you could cut down on clutter and do your bit for the environment. Online statements are easy to set up and use, and allow you to search for transactions and see past statements all in the one place. To activate paperless statements, you must be registered for Online Banking.

To sign up for any of these services please see the useful numbers/website section.

### Need help with your finances?

If you are having trouble managing your personal finances, please contact your branch for a free customer service review. To help you make sense of your money, visit [natwest.com/debt](http://natwest.com/debt) to download our Money Management brochure, or ask for a copy in one of our branches. If you are a Business customer, contact your Relationship Manager and you can have a free review to see how we can help your business' finances.

### Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank, building society, or credit union is unable to meet its financial obligations. Most depositors - including most individuals and small businesses - are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000).

The £85,000 limit relates to the combined amount in all the eligible depositor's accounts with the bank, building society or credit union, including their share of any joint account, and not to each separate account.

For further information about the compensation provided by the FSCS (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk) or call the FSCS on 0800 678 1100. Please note only compensation related queries should be directed to the FSCS.

Deposits with National Westminster Bank Plc and deposits in the Saga 4 Year Fixed Rate Bond are covered by a single Prudential Regulation Authority (PRA)/Financial Conduct Authority (FCA) authorisation. If you hold accounts with National Westminster Bank Plc and have a Saga 4 Year Fixed Rate Bond, the £85,000 limit relates to the combined amount in these accounts.

### Dispute Resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we have handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

National Westminster Bank Plc. Registered in England and Wales No. 929027. Registered Office: 135 Bishopsgate, London EC2M 3UR.

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Our Financial Services Register number is 121878. VAT Registration number GB 243-8527-52. © 2009 National Westminster Bank Plc.

NatWest, National Westminster and the Three Chevrons logo are Trade Marks of National Westminster Bank Plc.

## Useful Contact Numbers and Website Addresses



### 24hr Lost/Stolen Cards

0870 6000 459

(If possible please have your card number ready)

### 24hr Telephone

Banking "Actionline"

0845 788 8444

To register for Telephone

Banking 0800 88 11 77

24hr Business Telephone

Banking "Businessline"

0845 711 44 77

To register for Online

Banking, visit

[natwest.com/demo](http://natwest.com/demo)

To apply for Mobile

Phone Banking visit

[natwest.com/mobile](http://natwest.com/mobile)

or call 0808 168 2959

For more information

about switching off your

paper statements, visit

[natwest.com/paperless](http://natwest.com/paperless)



### Minicom Users 0845 900 5961

Calls may be recorded.

### Statement Abbreviations

FGN CSH FEE = Foreign Cash Fee

FGN PUR FEE = Foreign Purchase Fee

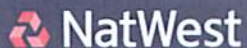
N-S TRN FEE = Non Sterling Transaction Fee

VRATE = VISA Payment Scheme Exchange Rate

Information correct at time of printing.

DOC 74150 REV 05/14

00563743  
00150 0001/0001



# Current Account

Date	Details	Withdrawn	Paid in	Balance
15 Apr 2014	BROUGHT FORWARD			18,272.24
23 Apr	Automated Credit	R KIRBY & SONS LTD	259.65	18,531.89
30 Apr	Charges	04APR-A/C 28509323	10.00	18,521.89

Account Number 28509323

TRUSTEES OF R KIRBY & SONS LTD  
SMALL SELF ADMINISTERED SCHEME

118 Branch sort code 01-03-33

National Westminster Bank Plc

## Useful Information

### Online/Telephone Banking

Our Online and Telephone Banking services allow you to transfer money between your accounts with us, pay regular bills, manage Direct Debits and much more. Banks participating in the Faster Payments Service will provide same-day clearing of electronic payments such as bill payments, fund transfers and Standing Orders, providing the amount is within the faster payments limit.\* This means that when you make an online or telephone payment under the scheme, funds will normally be taken from your account and credited to the recipient's account on the same day. Please note that if you have an account that requires notice to be given before a withdrawal can be made, the required notice cannot be given via Online or Telephone Banking. In most cases we require your prior written notice of any withdrawal. Please refer to your account terms and conditions for more information.

\*Please note that in cases where the receiving organisation operates on a collection account basis e.g. credit card accounts or utility companies, funds will not necessarily arrive in the specific account on the same day.

### Mobile Phone Banking

Stay on top of your finances with our mobile phone banking service. This allows you to view recent transactions or receive a text when you are about to go overdrawn. Mobile Banking App available to NatWest personal account holders with a debit card, Online Banking and UK mobile number starting with 07. Standard network charges may apply.

### E-Statements

By switching to paperless statements, you could cut down on clutter and do your bit for the environment. Online statements are easy to set up and use, and allow you to search for transactions and see past statements all in the one place. To activate paperless statements, you must be registered for Online Banking.

To sign up for any of these services please see the useful numbers/website section.

### Need help with your finances?

If you are having trouble managing your personal finances, please contact your branch for a free customer service review. To help you make sense of your money, visit [natwest.com/debt](http://natwest.com/debt) to download our Money Management brochure, or ask for a copy in one of our branches. If you are a Business customer, contact your Relationship Manager and you can have a free review to see how we can help your business' finances.

### Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank, building society, or credit union is unable to meet its financial obligations. Most depositors - including most individuals and small businesses - are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000).

The £85,000 limit relates to the combined amount in all the eligible depositor's accounts with the bank, building society or credit union, including their share of any joint account, and not to each separate account.

For further information about the compensation provided by the FSCS (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk) or call the FSCS on 0800 678 1100. Please note only compensation related queries should be directed to the FSCS.

Deposits with National Westminster Bank Plc and deposits in the Saga 4 Year Fixed Rate Bond are covered by a single Prudential Regulation Authority (PRA)/Financial Conduct Authority (FCA) authorisation. If you hold accounts with National Westminster Bank Plc and have a Saga 4 Year Fixed Rate Bond, the £85,000 limit relates to the combined amount in these accounts.

### Dispute Resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we have handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

National Westminster Bank Plc. Registered in England and Wales No. 929027. Registered Office: 135 Bishopsgate, London EC2M 3UR. We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 121878. VAT Registration number GB 243-8527-52. © 2009 National Westminster Bank Plc. NatWest, National Westminster and the Three Chevrons logo are Trade Marks of National Westminster Bank Plc.

## Useful Contact Numbers and Website Addresses



24hr Lost/Stolen Cards  
0870 6000 459  
(If possible please have your card number ready)

24hr Telephone  
Banking "Actionline"  
0845 788 8444

To register for Telephone  
Banking 0800 88 11 77

24hr Business Telephone  
Banking "Businessline"  
0845 711 44 77



To register for Online  
Banking, visit  
[natwest.com/demo](http://natwest.com/demo)  
To apply for Mobile  
Phone Banking visit  
[natwest.com/mobile](http://natwest.com/mobile)  
or call 0808 168 2959

For more information  
about switching off your  
paper statements, visit  
[natwest.com/paperless](http://natwest.com/paperless)

### Minicom Users 0845 900 5961

Calls may be recorded.

### Statement Abbreviations

FGN CSH FEE = Foreign Cash Fee  
FGN PUR FEE = Foreign Purchase Fee  
N-S TRN FEE = Non Sterling Transaction Fee  
VRATE = VISA Payment Scheme Exchange Rate

Information correct at time of printing.

DOC 74150 REV 05/14

00638685  
00127 0001/0001 NatWest

## Current Account

Date	Details	Withdrawn	Paid in	Balance
14 Mar 2014	BROUGHT FORWARD			18,022.59
24 Mar	Automated Credit	R KIRBY & SONS LTD	259.65	18,282.24
31 Mar	Charges	28FEB-A/C 28509323	10.00	18,272.24

Account Number 28509323

TRUSTEES OF R KIRBY & SONS LTD  
SMALL SELF ADMINISTERED SCHEME

117

Branch sort code 01-03-33

National Westminster Bank Plc

## Useful Information

### Online/Telephone Banking

Our Online and Telephone Banking services allow you to transfer money between your accounts with us, pay regular bills, manage Direct Debits and much more. Banks participating in the Faster Payments Service will provide same-day clearing of electronic payments such as bill payments, fund transfers and Standing Orders, providing the amount is within the faster payments limit.\* This means that when you make an online or telephone payment under the scheme, funds will normally be taken from your account and credited to the recipient's account on the same day. Please note that if you have an account that requires notice to be given before a withdrawal can be made, the required notice cannot be given via Online or Telephone Banking. In most cases we require your prior written notice of any withdrawal. Please refer to your account terms and conditions for more information.

\*Please note that in cases where the receiving organisation operates on a collection account basis e.g. credit card accounts or utility companies, funds will not necessarily arrive in the specific account on the same day.

### Mobile Phone Banking

Stay on top of your finances with our mobile phone banking service. This allows you to view a handy mini statement showing your last six transactions or receive a text when you are about to go overdrawn. Standard network charges may apply.

### E-Statements

By switching to paperless statements, you could cut down on clutter and do your bit for the environment. Online statements are easy to set up and use, and allow you to search for transactions and see past statements all in the one place.

To sign up for any of these services please see the useful numbers/website section.

### Need help with your finances?

If you are having trouble managing your personal finances, please contact your branch for a free customer service review. For free impartial guidance to help you understand and manage your money, visit [natwest.com/moneysense](http://natwest.com/moneysense), or pick up a MoneySense brochure in one of our branches. If you are a Business customer, contact your Relationship Manager and you can have a free review to see how we can help your business' finances.

### Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank, building society, or credit union is unable to meet its financial obligations. Most depositors - including most individuals and small businesses - are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000).

The £85,000 limit relates to the combined amount in all the eligible depositor's accounts with the bank, building society or credit union, including their share of any joint account, and not to each separate account.

For further information about the compensation provided by the FSCS (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk) or call the FSCS on 0800 678 1100. Please note only compensation related queries should be directed to the FSCS.

Deposits with National Westminster Bank Plc and deposits in the Saga 4 Year Fixed Rate Bond are covered by a single FSA authorisation. If you hold accounts with National Westminster Bank Plc and have a Saga 4 Year Fixed Rate Bond, the £85,000 limit relates to the combined amount in these accounts.

### Dispute Resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we have handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

National Westminster Bank Plc. Registered in England and Wales No. 929027. Registered Office: 135 Bishopsgate, London EC2M 3UR.

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Our Financial Services Register Number is 121878. VAT Registration number GB 243-8527-52. © 2009 National Westminster Bank Plc.

NatWest, National Westminster and the Three Chevrons logo are Trade Marks of National Westminster Bank Plc.

## Useful Contact Numbers and Website Addresses



24hr Lost/Stolen Cards  
0870 6000 459  
(If possible please have your card number ready)

24hr Telephone Banking "Actionline"  
0845 788 8444

To register for Telephone Banking 0800 88 11 77

24hr Business Telephone Banking "Businessline"  
0845 711 44 77



To register for Online Banking, visit  
[natwest.com/demo](http://natwest.com/demo)

To apply for Mobile Phone Banking visit  
[natwest.com/mobile](http://natwest.com/mobile)  
or call 0800 168 2959

For more information about switching off your paper statements, visit  
[natwest.com/paperless](http://natwest.com/paperless)

### Minicom Users 0845 900 5961

Calls may be recorded.

### Statement Abbreviations

FGN CSH FEE = Foreign Cash Fee  
FGN PUR FEE = Foreign Purchase Fee  
N-S TRN FEE = Non Sterling Transaction Fee  
VPSE = VISA Payment Scheme Exchange Rate

Information correct at time of printing.

DOC 74150 REV 04/14



Date	Details	Withdrawn	Paid in	Balance
14 Feb 2014	BROUGHT FORWARD			17,772.94
24 Feb	Automated Credit	R KIRBY & SONS LTD	259.65	18,032.59
28 Feb	Charges	31JAN-A/C 28509323	10.00	18,022.59

Account Number 28509323

(116) Branch sort code 01-03-33

National Westminster Bank Plc

TRUSTEES OF R KIRBY & SONS LTD  
SMALL SELF ADMINISTERED SCHEME

## Useful Information



**Useful Contact Numbers and Website Addresses**

24hr Lost/Stolen Cards  
0870 6000 459  
(if possible please have your card number ready)  
24hr Telephone  
Banking "Actionline"  
0845 788 8444  
To register for Telephone Banking 0800 88 11 77  
24hr Business Telephone Banking "Businessline"  
0845 711 44 77  
To register for Online Banking, visit  
natwest.com/demo  
To apply for Mobile Phone Banking visit  
natwest.com/mobile  
or call 0800 168 2959  
For more information about switching off your paper statements, visit  
natwest.com/paperless



**MiniCom Users 0845 900 5961**

Calls may be recorded.

**Statement Abbreviations**

FGN GSH FEE = Foreign Cash Fee  
N-S TRN FEE = Non Sterling Transaction Fee  
VRATE = VISA Payment Scheme Exchange Rate  
Information correct at time of printing.  
DCC 74150 REV 08/13

**Online/telephone Banking**  
Our Online and Telephone Banking services allow you to transfer money between your accounts with us, pay regular bills, manage Direct Debits and much more. Banks participating in the Faster Payments Service will provide same-day clearing of electronic payments such as bill payments, fund transfers and Standing Orders, providing the amount is within the faster payments limit. This means that when you make an online or telephone payment under the scheme, funds will normally be taken from your account and credited to the recipient's account on the same day. Please note that if you have an account that requires notice to be given before a withdrawal can be made, the required notice cannot be given via Online or Telephone Banking. In most cases we require your prior written notice of any withdrawal. Please refer to your account terms and conditions for more information.  
Please note that in cases where the receiving organisation operates on a collection account basis e.g. credit card accounts or utility companies, funds will not necessarily arrive in the specific account on the same day.

### Mobile Phone Banking

Stay on top of your finances with our mobile phone banking service. This allows you to view recent transactions or receive a text when you are about to go overdrawn. Mobile Banking App available to NatWest personal account holders with a debit card. Online Banking and UK mobile number banking with 07. Standard network charges may apply.  
E-Statements  
By switching to paperless statements, you could cut down on clutter and do your bit for the environment. Online statements are easy to set up and use, and allow you to search for transactions and see past statements all in the one place. To activate paperless statements, you must be registered for Online Banking.  
To sign up for any of these services please see the useful numbers/website section.

### Need help with your finances?

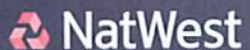
If you are having trouble managing your personal finances, please contact your branch for a free customer service review. To help you make sense of your money, visit natwest.com/debt to download our Money Management brochure, or ask for a copy in one of our branches. If you are a Business customer, contact your Relationship Manager and you can have a free review to see how we can help your business' finances.

## Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank, building society, or credit union is unable to meet its financial obligations. Most depositors – including most individuals and small businesses – are covered by the scheme.  
In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000).  
The £85,000 limit relates to the combined amount in all the eligible depositor's accounts with the bank, building society or credit union, including their share of any joint account, and not to each separate account.  
For further information about the compensation provided by the FSCS (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk) or call the FSCS on 0800 678 1100. Please note only compensation related queries should be directed to the FSCS.  
Deposits with National Westminster Bank Plc and deposits in the Sogla 4 Year Fixed Rate Bond are covered by a single Prudential Regulation Authority (PRA)/Financial Conduct Authority (FCA) authorisation. If you hold accounts with National Westminster Bank Plc and have a Sogla 4 Year Fixed Rate Bond, the £85,000 limit relates to the combined amount in these accounts.

## Dispute Resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we have handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.  
National Westminster Bank Plc. Registered in England and Wales No. 929027. Registered Office: 135 Bishopsgate, London EC2M 3UR.  
We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, except for consumer credit, where we are licensed by the Office of Fair Trading. Our Financial Services Register number is 121878. VAT Registration number GB 243-8527-52. © 2009 National Westminster Bank Plc.

00017519  
01171 0001/0001

## Current Account

Date	Details	Withdrawn	Paid in	Balance
15 Jan 2014	BROUGHT FORWARD			17,523.29
23 Jan	Automated Credit	R KIRBY & SONS LTD	259.65	17,782.94
31 Jan	Charges	03JAN-A/C 28509323	10.00	17,772.94

Account Number 28509323

115 Branch sort code 01-03-33

National Westminster Bank Plc

TRUSTEES OF R KIRBY & SONS LTD  
SMALL SELF ADMINISTERED SCHEME

## Useful Information

### Online/Telephone Banking

Our Online and Telephone Banking services allow you to transfer money between your accounts with us, pay regular bills, manage Direct Debits and much more. Banks participating in the Faster Payments Service will provide same-day clearing of electronic payments such as bill payments, fund transfers and Standing Orders, providing the amount is within the faster payments limit.\* This means that when you make an online or telephone payment under the scheme, funds will normally be taken from your account and credited to the recipient's account on the same day. Please note that if you have an account that requires notice to be given before a withdrawal can be made, the required notice cannot be given via Online or Telephone Banking. In most cases we require your prior written notice of any withdrawal. Please refer to your account terms and conditions for more information.

\*Please note that in cases where the receiving organisation operates on a collection account basis e.g. credit card accounts or utility companies, funds will not necessarily arrive in the specific account on the same day.

### Mobile Phone Banking

Stay on top of your finances with our mobile phone banking service. This allows you to view recent transactions or receive a text when you are about to go overdraw. Mobile Banking App available to NatWest personal account holders with a debit card, Online Banking and UK mobile number starting with 07. Standard network charges may apply.

### E-Statements

By switching to paperless statements, you could cut down on clutter and do your bit for the environment. Online statements are easy to set up and use, and allow you to search for transactions and see past statements all in the one place. To activate paperless statements, you must be registered for Online Banking.

To sign up for any of these services please see the useful numbers/website section.

### Need help with your finances?

If you are having trouble managing your personal finances, please contact your branch for a free customer service review. To help you make sense of your money, visit [natwest.com/debt](http://natwest.com/debt) to download our Money Management brochure, or ask for a copy in one of our branches. If you are a Business customer, contact your Relationship Manager and you can have a free review to see how we can help your business' finances.

### Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank, building society, or credit union is unable to meet its financial obligations. Most depositors – including most individuals and small businesses – are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000).

The £85,000 limit relates to the combined amount in all the eligible depositor's accounts with the bank, building society or credit union, including their share of any joint account, and not to each separate account.

For further information about the compensation provided by the FSCS (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk) or call the FSCS on 0800 678 1100. Please note only compensation related queries should be directed to the FSCS.

Deposits with National Westminster Bank Plc and deposits in the Saga 4 Year Fixed Rate Bond are covered by a single Prudential Regulation Authority (PRA)/Financial Conduct Authority (FCA) authorisation. If you hold accounts with National Westminster Bank Plc and have a Saga 4 Year Fixed Rate Bond, the £85,000 limit relates to the combined amount in these accounts.

### Dispute Resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we have handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

National Westminster Bank Plc. Registered in England and Wales No. 929027. Registered Office: 135 Bishopsgate, London EC2M 3UR.

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, except for consumer credit, where we are licensed by the Office of Fair Trading. Our Financial Services Register number is 121878. VAT Registration number GB 243-8527-52. © 2009 National Westminster Bank Plc. NatWest, National Westminster and the Three Chevrons logo are Trade Marks of National Westminster Bank Plc.

## Useful Contact Numbers and Website Addresses



24hr Lost/Stolen Cards  
0870 6000 459  
(If possible please have your card number ready)

24hr Telephone  
Banking "Actionline"  
0845 788 8444

To register for Telephone  
Banking 0800 88 11 77

24hr Business Telephone  
Banking "Businessline"  
0845 711 44 77



To register for Online  
Banking, visit  
[natwest.com/demo](http://natwest.com/demo)

To apply for Mobile  
Phone Banking visit  
[natwest.com/mobile](http://natwest.com/mobile)  
or call 0808 168 2959

For more information  
about switching off your  
paper statements, visit  
[natwest.com/paperless](http://natwest.com/paperless)

Minicom Users 0845 900 5961


Calls may be recorded.

### Statement Abbreviations

FGN CSH FEE = Foreign Cash Fee  
FGN PUR FEE = Foreign Purchase Fee  
N-S TRN FEE = Non Sterling Transaction Fee  
VRATE = VISA Payment Scheme Exchange Rate

Information correct at time of printing.

DOC 74150 REV 08/13

00580899  
00152 0001/0001 NatWest

## Current Account

Date	Details	Withdrawn	Paid in	Balance
13 Dec 2013	BROUGHT FORWARD			17,273.64
23 Dec	Automated Credit	R KIRBY & SONS LTD	259.65	17,533.29
31 Dec	Charges	29NOV-A/C 28509323	10.00	17,523.29

Account Number 28509323

TRUSTEES OF R KIRBY & SONS LTD  
SMALL SELF ADMINISTERED SCHEME

114 Branch sort code 01-03-33

National Westminster Bank Plc

## Useful Information

### Online/Telephone Banking

Our Online and Telephone Banking services allow you to transfer money between your accounts with us, pay regular bills, manage Direct Debits and much more. Banks participating in the Faster Payments Service will provide same-day clearing of electronic payments such as bill payments, fund transfers and Standing Orders, providing the amount is within the faster payments limit.\* This means that when you make an online or telephone payment under the scheme, funds will normally be taken from your account and credited to the recipient's account on the same day. Please note that if you have an account that requires notice to be given before a withdrawal can be made, the required notice cannot be given via Online or Telephone Banking. In most cases we require your prior written notice of any withdrawal. Please refer to your account terms and conditions for more information.

\*Please note that in cases where the receiving organisation operates on a collection account basis e.g. credit card accounts or utility companies, funds will not necessarily arrive in the specific account on the same day.

### Mobile Phone Banking

Stay on top of your finances with our mobile phone banking service. This allows you to view recent transactions or receive a text when you are about to go overdrawn. Mobile Banking App available to NatWest personal account holders with a debit card, Online Banking and UK mobile number starting with 07. Standard network charges may apply.

### E-Statements

By switching to paperless statements, you could cut down on clutter and do your bit for the environment. Online statements are easy to set up and use, and allow you to search for transactions and see past statements all in the one place. To activate paperless statements, you must be registered for Online Banking.

To sign up for any of these services please see the useful numbers/website section.

### Need help with your finances?

If you are having trouble managing your personal finances, please contact your branch for a free customer service review. To help you make sense of your money, visit [natwest.com/debt](http://natwest.com/debt) to download our Money Management brochure, or ask for a copy in one of our branches. If you are a Business customer, contact your Relationship Manager and you can have a free review to see how we can help your business' finances.

### Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank, building society, or credit union is unable to meet its financial obligations. Most depositors - including most individuals and small businesses - are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000).

The £85,000 limit relates to the combined amount in all the eligible depositor's accounts with the bank, building society or credit union, including their share of any joint account, and not to each separate account.

For further information about the compensation provided by the FSCS (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk) or call the FSCS on 0800 678 1100. Please note only compensation related queries should be directed to the FSCS.

Deposits with National Westminster Bank Plc and deposits in the Saga 4 Year Fixed Rate Bond are covered by a single Prudential Regulation Authority (PRA)/Financial Conduct Authority (FCA) authorisation. If you hold accounts with National Westminster Bank Plc and have a Saga 4 Year Fixed Rate Bond, the £85,000 limit relates to the combined amount in these accounts.

### Dispute Resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we have handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

National Westminster Bank Plc. Registered in England and Wales No. 929027. Registered Office: 135 Bishopsgate, London EC2M 3UR.

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, except for consumer credit, where we are licensed by the Office of Fair Trading. Our Financial Services Register number is 121878. VAT Registration number GB 243-8527-52. © 2009 National Westminster Bank Plc. NatWest, National Westminster and the Three Chevrons logo are Trade Marks of National Westminster Bank Plc.

## Useful Contact Numbers and Website Addresses



24hr Lost/Stolen Cards  
**0870 6000 459**  
(If possible please have your card number ready)  
24hr Telephone Banking "Actionline"  
**0845 788 8444**

To register for Telephone Banking **0800 88 11 77**  
24hr Business Telephone Banking "Businessline"  
**0845 711 44 77**



To register for Online Banking, visit [natwest.com/demo](http://natwest.com/demo)  
To apply for Mobile Phone Banking visit [natwest.com/mobile](http://natwest.com/mobile) or call **0808 168 2959**  
For more information about switching off your paper statements, visit [natwest.com/paperless](http://natwest.com/paperless)

**Minicom Users 0845 900 5961**

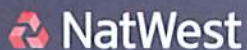
Calls may be recorded.

### Statement Abbreviations

FGN CSH FEE = Foreign Cash Fee  
FGN PUR FEE = Foreign Purchase Fee  
N-S TRN FEE = Non Sterling Transaction Fee  
VRATE = VISA Payment Scheme Exchange Rate

Information correct at time of printing.

DOC 74150 REV 08/13

00019894  
01284 0001/0001

## Current Account

Date	Details	Withdrawn	Paid in	Balance
15 Nov 2013	BROUGHT FORWARD			17,023.99
25 Nov	Automated Credit	R KIRBY & SONS LTD	259.65	17,283.64
29 Nov	Charges	01NOV-A/C 28509323	10.00	17,273.64

Account Number 28509323

113 Branch sort code 01-03-33

National Westminster Bank Plc

TRUSTEES OF R KIRBY & SONS LTD  
SMALL SELF ADMINISTERED SCHEME

## Useful Information

### Useful Contact Numbers and Website Addresses

24hr Lost/Stolen Cards  
0870 6000 439  
(if possible please have your card number ready)

Banking "Actionline"  
0845 788 8444

To register for Telephone  
Banking 0800 88 11 77

24hr Business Telephone  
Banking "Businessline"  
0845 711 44 77

To register for Online  
Banking, visit  
natwest.com/demo

To apply for Mobile  
Phone Banking visit  
natwest.com/mobile

or call 0808 168 2959  
For more information  
about switching off your  
paper statements, visit  
natwest.com/paperless

Minicom Users 0845 900 5961

Calls may be recorded.

Statement Abbreviations

FGN CSH FEE = Foreign Cash Fee

N-S PUR FEE = Foreign Purchase Fee

N-S TRN FEE = Non Sterling Transaction Fee

VRATE = VISA Payment Scheme Exchange Rate

Information correct at time of printing.

DOC 74150 REV 08/13



Online/Telephone Banking  
Our Online and Telephone Banking services allow you to transfer money between your accounts with us, pay regular bills, manage Direct Debits and much more. Banks participating in the Faster Payments Service will provide same-day clearing of electronic payments such as bill payments, fund transfers and Standing Orders, providing the amount is within the faster payments limit. This means that when you make an online or telephone payment under the scheme, funds will normally be taken from your account and credited to the recipient's account on the same day. Please note that if you have an account that requires notice to be given before a withdrawal can be made, the required notice cannot be given via Online or Telephone Banking. In most cases we require your prior written notice of any withdrawal. Please refer to your account terms and conditions for more information.  
Please note that in cases where the receiving organisation operates on a collection account basis e.g. credit card accounts or utility companies, funds will not necessarily arrive in the specific account on the same day.

**Mobile Phone Banking**  
Stay on top of your finances with our mobile phone banking service. This allows you to view recent transactions or receive a text when you are about to go overdraw. Mobile Banking App available to NatWest personal account holders with a debit card. Online Banking and UK mobile number starting with 07. Standard network charges may apply.

**E-Statements**  
By switching to paperless statements, you could cut down on clutter and do your bit for the environment. Online statements are easy to set up and use, and allow you to search for transactions and see past statements all in the one place. To activate paperless statements, you must be registered for Online Banking.  
To sign up for any of these services please see the useful numbers/website section.

**Need help with your finances?**  
If you are having trouble managing your personal finances, please contact your branch for a free customer service review. To help you make sense of your money, visit natwest.com/debt to download our Money Management brochure, or ask for a copy in one of our branches. If you are a Business customer, contact your Relationship Manager and you can have a free review to see how we can help your business finances.

### Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank, building society, or credit union is unable to meet its financial obligations. Most depositors – including most individuals and small businesses – are covered by the scheme.  
In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000).  
The £85,000 limit relates to the combined amount in all the eligible depositor's accounts with the bank, building society or credit union, including their share of any joint account, and not to each separate account.  
For further information about the compensation provided by the FSCS (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk) or call the FSCS on 0800 678 1100. Please note only compensation related queries should be directed to the FSCS.  
Deposits with National Westminster Bank Plc and deposits in the Saga 4 Year Fixed Rate Bond are covered by a single Prudential Regulation Authority (PRA)/Financial Conduct Authority (FCA) authorised institution. If you hold accounts with amount in these accounts.

### Dispute Resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we have handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.  
National Westminster Bank Plc. Registered in England and Wales No. 929027. Registered Office: 135 Bishopsgate, London EC2M 3UR.  
We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, except for consumer credit, where we are licensed by the Office of Fair Trading. Our Financial Services Register number is 121878. VAT Registration number GB 243-8527-52. © 2009 National Westminster Bank Plc.  
NatWest, National Westminster and the Three Chevrans logo are Trade Marks of National Westminster Bank Plc.



Date	Details	Withdrawn	Paid in	Balance
15 Oct 2013	BROUGHT FORWARD			16,774.34
23 Oct	Automated Credit	R KIRBY & SONS LTD	259.65	17,033.99
31 Oct	Charges	04OCT-A/C 28509323	10.00	17,023.99

Account Number 28509323

TRUSTEES OF R KIRBY & SONS LTD  
SMALL SELF ADMINISTERED SCHEME

112 Branch sort code 01-03-33

National Westminster Bank Plc

## Useful Information

### Online/Telephone Banking

Our Online and Telephone Banking services allow you to transfer money between your accounts with us, pay regular bills, manage Direct Debits and much more. Banks participating in the Faster Payments Service will provide same-day clearing of electronic payments such as bill payments, fund transfers and Standing Orders, providing the amount is within the faster payments limit.\* This means that when you make an online or telephone payment under the scheme, funds will normally be taken from your account and credited to the recipient's account on the same day. Please note that if you have an account that requires notice to be given before a withdrawal can be made, the required notice cannot be given via Online or Telephone Banking. In most cases we require your prior written notice of any withdrawal. Please refer to your account terms and conditions for more information.

\*Please note that in cases where the receiving organisation operates on a collection account basis e.g. credit card accounts or utility companies, funds will not necessarily arrive in the specific account on the same day.

### Mobile Phone Banking

Stay on top of your finances with our mobile phone banking service. This allows you to view recent transactions or receive a text when you are about to go overdrawn. Mobile Banking App available to NatWest personal account holders with a debit card, Online Banking and UK mobile number starting with 07. Standard network charges may apply.

### E-Statements

By switching to paperless statements, you could cut down on clutter and do your bit for the environment. Online statements are easy to set up and use, and allow you to search for transactions and see past statements all in the one place. To activate paperless statements, you must be registered for Online Banking.

To sign up for any of these services please see the useful numbers/website section.

### Need help with your finances?

If you are having trouble managing your personal finances, please contact your branch for a free customer service review. To help you make sense of your money, visit [natwest.com/debt](http://natwest.com/debt) to download our Money Management brochure, or ask for a copy in one of our branches. If you are a Business customer, contact your Relationship Manager and you can have a free review to see how we can help your business' finances.

### Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank, building society, or credit union is unable to meet its financial obligations. Most depositors – including most individuals and small businesses – are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000).

The £85,000 limit relates to the combined amount in all the eligible depositor's accounts with the bank, building society or credit union, including their share of any joint account, and not to each separate account.

For further information about the compensation provided by the FSCS (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk) or call the FSCS on 0800 678 1100. Please note only compensation related queries should be directed to the FSCS.

Deposits with National Westminster Bank Plc and deposits in the Saga 4 Year Fixed Rate Bond are covered by a single Prudential Regulation Authority (PRA)/Financial Conduct Authority (FCA) authorisation. If you hold accounts with National Westminster Bank Plc and have a Saga 4 Year Fixed Rate Bond, the £85,000 limit relates to the combined amount in these accounts.

### Dispute Resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we have handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

National Westminster Bank Plc. Registered in England and Wales No. 929027. Registered Office: 135 Bishopsgate, London EC2M 3UR.

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, except for consumer credit, where we are licensed by the Office of Fair Trading. Our Financial Services Register number is 121878. VAT Registration number GB 243-8527-52. © 2009 National Westminster Bank Plc. NatWest, National Westminster and the Three Chevrons logo are Trade Marks of National Westminster Bank Plc.

## Useful Contact Numbers and Website Addresses



### 24hr Lost/Stolen Cards

0870 6000 459

(If possible please have your card number ready)

### 24hr Telephone

Banking "Actionline"

0845 788 8444

To register for Telephone

Banking 0800 88 11 77

24hr Business Telephone

Banking "Businessline"

0845 711 44 77



To register for Online

Banking, visit

[natwest.com/demo](http://natwest.com/demo)

To apply for Mobile

Phone Banking visit

[natwest.com/mobile](http://natwest.com/mobile)

or call 0808 168 2959

For more information

about switching off your

paper statements, visit

[natwest.com/paperless](http://natwest.com/paperless)

### Minicom Users 0845 900 5961

Calls may be recorded.

### Statement Abbreviations

FGN CSH FEE = Foreign Cash Fee

FGN PUR FEE = Foreign Purchase Fee

N-S TRN FEE = Non Sterling Transaction Fee

VRATE = VISA Payment Scheme Exchange Rate

Information correct at time of printing.

DOC 74150 REV 08/13

00570060  
00115 0001/0001



# Current Account

Date	Details	Withdrawn	Paid in	Balance
13 Sep 2013	BROUGHT FORWARD			16,524.69
23 Sep	Automated Credit	R KIRBY & SONS LTD	259.65	16,784.34
30 Sep	Charges	30AUG-A/C 28509323	10.00	16,774.34

Account Number 28509323

111 Branch sort code 01-03-33

National Westminster Bank Plc

TRUSTEES OF R KIRBY & SONS LTD  
SMALL SELF ADMINISTERED SCHEME

## Useful Information

### Online/Telephone Banking

Our Online and Telephone Banking services allow you to transfer money between your accounts with us, pay regular bills, manage Direct Debits and much more. Banks participating in the Faster Payments Service will provide same-day clearing of electronic payments such as bill payments, fund transfers and Standing Orders, providing the amount is within the faster payments limit.\* This means that when you make an online or telephone payment under the scheme, funds will normally be taken from your account and credited to the recipient's account on the same day. Please note that if you have an account that requires notice to be given before a withdrawal can be made, the required notice cannot be given via Online or Telephone Banking. In most cases we require your prior written notice of any withdrawal. Please refer to your account terms and conditions for more information.

\*Please note that in cases where the receiving organisation operates on a collection account basis e.g. credit card accounts or utility companies, funds will not necessarily arrive in the specific account on the same day.

### Mobile Phone Banking

Stay on top of your finances with our mobile phone banking service. This allows you to view recent transactions or receive a text when you are about to go overdrawn. Mobile Banking App available to NatWest personal account holders with a debit card, Online Banking and UK mobile number starting with 07. Standard network charges may apply.

### E-Statements

By switching to paperless statements, you could cut down on clutter and do your bit for the environment. Online statements are easy to set up and use, and allow you to search for transactions and see past statements all in the one place. To activate paperless statements, you must be registered for Online Banking.

To sign up for any of these services please see the useful numbers/website section.

### Need help with your finances?

If you are having trouble managing your personal finances, please contact your branch for a free customer service review. To help you make sense of your money, visit [natwest.com/debt](http://natwest.com/debt) to download our Money Management brochure, or ask for a copy in one of our branches. If you are a Business customer, contact your Relationship Manager and you can have a free review to see how we can help your business' finances.

### Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank, building society, or credit union is unable to meet its financial obligations. Most depositors – including most individuals and small businesses – are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000).

The £85,000 limit relates to the combined amount in all the eligible depositor's accounts with the bank, building society or credit union, including their share of any joint account, and not to each separate account.

For further information about the compensation provided by the FSCS (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk) or call the FSCS on 0800 678 1100. Please note only compensation related queries should be directed to the FSCS.

Deposits with National Westminster Bank Plc and deposits in the Saga 4 Year Fixed Rate Bond are covered by a single Prudential Regulation Authority (PRA)/Financial Conduct Authority (FCA) authorisation. If you hold accounts with National Westminster Bank Plc and have a Saga 4 Year Fixed Rate Bond, the £85,000 limit relates to the combined amount in these accounts.

### Dispute Resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we have handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

National Westminster Bank Plc. Registered in England and Wales No. 929027. Registered Office: 135 Bishopsgate, London EC2M 3UR.

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, except for consumer credit, where we are licensed by the Office of Fair Trading. Our Financial Services Register number is 121878. VAT Registration number GB 243-8527-52. © 2009 National Westminster Bank Plc. NatWest, National Westminster and the Three Chevrons logo are Trade Marks of National Westminster Bank Plc.

## Useful Contact Numbers and Website Addresses



24hr Lost/Stolen Cards

0870 6000 459

(If possible please have your card number ready)

24hr Telephone

Banking "Actionline"

0845 788 8444

To register for Telephone

Banking 0800 88 11 77

24hr Business Telephone

Banking "Businessline"

0845 711 44 77

To register for Online

Banking, visit

[natwest.com/demo](http://natwest.com/demo)

To apply for Mobile

Phone Banking visit

[natwest.com/mobile](http://natwest.com/mobile)

or call 0808 168 2959

For more information

about switching off your

paper statements, visit

[natwest.com/paperless](http://natwest.com/paperless)



Minicom Users 0845 900 5961

Calls may be recorded.

### Statement Abbreviations

FGN CSH FEE = Foreign Cash Fee

FGN PUR FEE = Foreign Purchase Fee

N-S TRN FEE = Non Sterling Transaction Fee

VRATE = VISA Payment Scheme Exchange Rate

Information correct at time of printing.

DOC 74150 REV 08/13

00019416  
01196 0001/0001  
2

Date	Details	Withdrawn	Paid in	Balance
15 Aug 2013	BROUGHT FORWARD			16,275.04
23 Aug	Automated Credit R KIRBY & SONS LTD		259.65	16,534.69
30 Aug	Charges 02AUG-A/C 28509323	10.00		16,524.69

Account Number 28509323

Branch sort code 01-03-33

National Westminster Bank Plc

TRUSTEES OF R KIRBY & SONS LTD  
SMALL SELF ADMINISTERED SCHEME

## Useful Information

### Online/Telephone Banking

Our Online and Telephone Banking services allow you to transfer money between your accounts with us, pay regular bills, manage Direct Debits and much more. Banks participating in the Faster Payments Service will provide same-day clearing of electronic payments such as bill payments, fund transfers and Standing Orders, providing the amount is within the faster payments limit.\* This means that when you make an online or telephone payment under the scheme, funds will normally be taken from your account and credited to the recipient's account on the same day. Please note that if you have an account that requires notice to be given before a withdrawal can be made, the required notice cannot be given via Online or Telephone Banking. In most cases we require your prior written notice of any withdrawal. Please refer to your account terms and conditions for more information.

\*Please note that in cases where the receiving organisation operates on a collection account basis e.g. credit card accounts or utility companies, funds will not necessarily arrive in the specific account on the same day.

### Mobile Phone Banking

Stay on top of your finances with our mobile phone banking service. This allows you to view recent transactions or receive a text when you are about to go overdrawn. Mobile Banking App available to NatWest personal account holders with a debit card, Online Banking and UK mobile number starting with 07. Standard network charges may apply.

### E-Statements

By switching to paperless statements, you could cut down on clutter and do your bit for the environment. Online statements are easy to set up and use, and allow you to search for transactions and see past statements all in the one place. To activate paperless statements, you must be registered for Online Banking.

To sign up for any of these services please see the useful numbers/website section.

### Need help with your finances?

If you are having trouble managing your personal finances, please contact your branch for a free customer service review. To help you make sense of your money, visit [natwest.com/debt](http://natwest.com/debt) to download our Money Management brochure, or ask for a copy in one of our branches. If you are a Business customer, contact your Relationship Manager and you can have a free review to see how we can help your business' finances.

### Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank, building society, or credit union is unable to meet its financial obligations. Most depositors - including most individuals and small businesses - are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000).

The £85,000 limit relates to the combined amount in all the eligible depositor's accounts with the bank, building society or credit union, including their share of any joint account, and not to each separate account.

For further information about the compensation provided by the FSCS (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk) or call the FSCS on 0800 678 1100. Please note only compensation related queries should be directed to the FSCS.

Deposits with National Westminster Bank Plc and deposits in the Saga 4 Year Fixed Rate Bond are covered by a single Prudential Regulation Authority (PRA)/Financial Conduct Authority (FCA) authorisation. If you hold accounts with National Westminster Bank Plc and have a Saga 4 Year Fixed Rate Bond, the £85,000 limit relates to the combined amount in these accounts.

### Dispute Resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we have handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

National Westminster Bank Plc. Registered in England and Wales No. 929027. Registered Office: 135 Bishopsgate, London EC2M 3UR.

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, except for consumer credit, where we are licensed by the Office of Fair Trading. Our Financial Services Register number is 121878. VAT Registration number GB 243-8527-52. © 2009 National Westminster Bank Plc. NatWest, National Westminster and the Three Chevrons logo are Trade Marks of National Westminster Bank Plc.

## Useful Contact Numbers and Website Addresses



### 24hr Lost/Stolen Cards

0870 6000 459

(If possible please have your card number ready)

### 24hr Telephone Banking "Actionline"

0845 788 8444

### To register for Telephone Banking

0800 88 11 77

### 24hr Business Telephone Banking "Businessline"

0845 711 44 77

To register for Online Banking, visit

[natwest.com/demo](http://natwest.com/demo)

To apply for Mobile Phone Banking visit

[natwest.com/mobile](http://natwest.com/mobile)

or call 0808 168 2959

For more information about switching off your paper statements, visit [natwest.com/paperless](http://natwest.com/paperless)



### Minicom Users 0845 900 5961

Calls may be recorded.

### Statement Abbreviations

FGN CSH FEE = Foreign Cash Fee

FGN PUR FEE = Foreign Purchase Fee

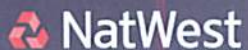
N-S TRN FEE = Non Sterling Transaction Fee

VRATE = VISA Payment Scheme Exchange Rate

Information correct at time of printing.

DOC 74150 REV 08/13

4 00563785  
00116 0001/0001



# Current Account

Date	Details	Withdrawn	Paid in	Balance
15 Jul 2013	BROUGHT FORWARD			16,025.39
23 Jul	Automated Credit	R KIRBY & SONS LTD	259.65	16,285.04
31 Jul	Charges	28JUN-A/C 28509323	10.00	16,275.04

Account Number 28509323

109 Branch sort code 01-03-33

National Westminster Bank Plc

TRUSTEES OF R KIRBY & SONS LTD  
SMALL SELF ADMINISTERED SCHEME

## Useful Information

### Online/Telephone Banking

Our Online and Telephone Banking services allow you to transfer money between your accounts with us, pay regular bills, manage Direct Debits and much more. Banks participating in the Faster Payments Service will provide same-day clearing of electronic payments such as bill payments, fund transfers and Standing Orders, providing the amount is within the faster payments limit. This means that when you make an online or telephone payment under the scheme, funds will normally be taken from your account and credited to the recipient's account on the same day. Please note that if you have an account that requires notice to be given before a withdrawal can be made, the required notice cannot be given via Online or Telephone Banking. In most cases we require your prior written notice of any withdrawal. Please refer to your account terms and conditions for more information.

\*Please note that in cases where the receiving organisation operates on a collection account basis e.g. credit card accounts or utility companies, funds will not necessarily arrive in the specific account on the same day.

### Mobile Phone Banking

Stay on top of your finances with our mobile phone banking service. This allows you to view recent transactions or receive a text when you are about to go overdrawn. Mobile Banking App available to NatWest personal account holders with a debit card, Online Banking and UK mobile number starting with 07. Standard network charges may apply.

### E-Statements

By switching to paperless statements, you could cut down on clutter and do your bit for the environment. Online statements are easy to set up and use, and allow you to search for transactions and see past statements all in the one place. To activate paperless statements, you must be registered for Online Banking.

To sign up for any of these services please see the useful numbers/website section.

### Need help with your finances?

If you are having trouble managing your personal finances, please contact your branch for a free customer service review. To help you make sense of your money, visit [natwest.com/debt](http://natwest.com/debt) to download our Money Management brochure, or ask for a copy in one of our branches. If you are a Business customer, contact your Relationship Manager and you can have a free review to see how we can help your business' finances.

### Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank, building society, or credit union is unable to meet its financial obligations. Most depositors - including most individuals and small businesses - are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000).

The £85,000 limit relates to the combined amount in all the eligible depositor's accounts with the bank, building society or credit union, including their share of any joint account, and not to each separate account.

For further information about the compensation provided by the FSCS (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk) or call the FSCS on 0800 678 1100. Please note only compensation related queries should be directed to the FSCS.

Deposits with National Westminster Bank Plc and deposits in the Saga 4 Year Fixed Rate Bond are covered by a single Prudential Regulation Authority (PRA)/Financial Conduct Authority (FCA) authorisation. If you hold accounts with National Westminster Bank Plc and have a Saga 4 Year Fixed Rate Bond, the £85,000 limit relates to the combined amount in these accounts.

### Dispute Resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we have handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

National Westminster Bank Plc. Registered in England and Wales No. 929027. Registered Office: 135 Bishopsgate, London EC2M 3UR.

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, except for consumer credit, where we are licensed by the Office of Fair Trading. Our Financial Services Register number is 121878. VAT Registration number GB 243-8527-52. © 2009 National Westminster Bank Plc. NatWest, National Westminster and the Three Chevrons logo are Trade Marks of National Westminster Bank Plc.

## Useful Contact Numbers and Website Addresses



### 24hr Lost/Stolen Cards

**0870 6000 459**

(If possible please have your card number ready)

24hr Telephone Banking "Actionline"  
**0845 788 8444**

To register for Telephone Banking **0800 88 11 77**

24hr Business Telephone Banking "Businessline"  
**0845 711 44 77**



To register for Online Banking, visit

[natwest.com/demo](http://natwest.com/demo)

To apply for Mobile

Phone Banking visit

[natwest.com/mobile](http://natwest.com/mobile)

or call **0808 168 2959**

For more information about switching off your paper statements, visit [natwest.com/paperless](http://natwest.com/paperless)

**Minicom Users 0845 900 5961**

Calls may be recorded.

### Statement Abbreviations

FGN CSH FEE = Foreign Cash Fee

FGN PUR FEE = Foreign Purchase Fee

N-S TRN FEE = Non Sterling Transaction Fee

VRATE = VISA Payment Scheme Exchange Rate


Information correct at time of printing.

DOC 74150 REV 08/13



00061359  
0001/0001

2 00338

 NatWest

## Current Account

Date	Details	Withdrawn	Paid in	Balance
14 Jun 2013	BROUGHT FORWARD			15,775.74
24 Jun	Automated Credit R KIRBY & SONS LTD		259.65	16,035.39
28 Jun	Charges 31MAY-A/C 28509323	10.00		16,025.39

Account Number 28509323

TRUSTEES OF R KIRBY & SONS LTD  
SMALL SELF ADMINISTERED SCHEME

(108) Branch sort code 01-03-33

National Westminster Bank Plc

## Useful Information

### Online/Telephone Banking

Our Online and Telephone Banking services allow you to transfer money between your accounts with us, pay regular bills, manage Direct Debits and much more. Banks participating in the Faster Payments Service will provide same-day clearing of electronic payments such as bill payments, fund transfers and Standing Orders, providing the amount is within the faster payments limit.\* This means that when you make an online or telephone payment under the scheme, funds will normally be taken from your account and credited to the recipient's account on the same day. Please note that if you have an account that requires notice to be given before a withdrawal can be made, the required notice cannot be given via Online or Telephone Banking. In most cases we require your prior written notice of any withdrawal. Please refer to your account terms and conditions for more information.

\*Please note that in cases where the receiving organisation operates on a collection account basis e.g. credit card accounts or utility companies, funds will not necessarily arrive in the specific account on the same day.

### Mobile Phone Banking

Stay on top of your finances with our mobile phone banking service. This allows you to view a handy mini statement showing your last six transactions or receive a text when you are about to go overdrawn. Standard network charges may apply.

### E-Statements

By switching to paperless statements, you could cut down on clutter and do your bit for the environment. Online statements are easy to set up and use, and allow you to search for transactions and see past statements all in the one place.

To sign up for any of these services please see the useful numbers/website section.

### Need help with your finances?

If you are having trouble managing your personal finances, please contact your branch for a free customer service review. For free impartial guidance to help you understand and manage your money, visit [natwest.com/moneysense](http://natwest.com/moneysense), or pick up a MoneySense brochure in one of our branches. If you are a Business customer, contact your Relationship Manager and you can have a free review to see how we can help your business' finances.

### Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank, building society, or credit union is unable to meet its financial obligations. Most depositors – including most individuals and small businesses – are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000).

The £85,000 limit relates to the combined amount in all the eligible depositor's accounts with the bank, building society or credit union, including their share of any joint account, and not to each separate account.

For further information about the compensation provided by the FSCS (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk) or call the FSCS on 0800 678 1100. Please note only compensation related queries should be directed to the FSCS.

Deposits with National Westminster Bank Plc and deposits in the Saga 4 Year Fixed Rate Bond are covered by a single FSA authorisation. If you hold accounts with National Westminster Bank Plc and have a Saga 4 Year Fixed Rate Bond, the £85,000 limit relates to the combined amount in these accounts.

### Dispute Resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we have handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

National Westminster Bank Plc. Registered in England and Wales No. 929027. Registered Office: 135 Bishopsgate, London EC2M 3UR.

We are authorised and regulated by the Financial Services Authority No. 121878, except for consumer credit, where we are licensed by the Office of Fair Trading. VAT Registration number GB 243-8527-52. © 2009 National Westminster Bank Plc. NatWest, National Westminster and the Three Chevrons logo are Trade Marks of National Westminster Bank Plc.

## Useful Contact Numbers and Website Addresses



24hr Lost/Stolen Cards  
0870 6000 459

(If possible please have your card number ready)

24hr Telephone  
Banking "Actionline"  
0845 788 8444

To register for Telephone  
Banking 0800 88 11 77

24hr Business Telephone  
Banking "Businessline"  
0845 711 44 77



To register for Online  
Banking, visit  
[natwest.com/demo](http://natwest.com/demo)

To apply for Mobile  
Phone Banking visit  
[natwest.com/mobile](http://natwest.com/mobile)  
or call 0808 168 2959

For more information  
about switching off your  
paper statements, visit  
[natwest.com/paperless](http://natwest.com/paperless)

Minicom Users 0845 900 5961

Calls may be recorded.

### Statement Abbreviations

FGN CSH FEE = Foreign Cash Fee  
FGN PUR FEE = Foreign Purchase Fee  
N-S TRN FEE = Non Sterling Transaction Fee  
VPSE = VISA Payment Scheme Exchange Rate

Information correct at time of printing.

DOC 74150 REV 06/13

00254866  
01695 0001



# Current Account

Date	Details	Withdrawn	Paid in	Balance
15 May 2013	BROUGHT FORWARD			15,526.09
23 May	Automated Credit	R KIRBY & SONS LTD	259.65	15,785.74
31 May	Charges	03MAY-A/C 28509323	10.00	15,775.74

Account Number 28509323

107 Branch sort code 01-03-33

National Westminster Bank Plc

TRUSTEES OF R KIRBY & SONS LTD  
SMALL SELF ADMINISTERED SCHEME

## Useful Information

### Online/Telephone Banking

Our Online and Telephone Banking services allow you to transfer money between your accounts with us, pay regular bills, manage Direct Debits and much more. Banks participating in the Faster Payments Service will provide same-day clearing of electronic payments such as bill payments, fund transfers and Standing Orders, providing the amount is within the faster payments limit.\* This means that when you make an online or telephone payment under the scheme, funds will normally be taken from your account and credited to the recipient's account on the same day. Please note that if you have an account that requires notice to be given before a withdrawal can be made, the required notice cannot be given via Online or Telephone Banking. In most cases we require your prior written notice of any withdrawal. Please refer to your account terms and conditions for more information.

\*Please note that in cases where the receiving organisation operates on a collection account basis e.g. credit card accounts or utility companies, funds will not necessarily arrive in the specific account on the same day.

### Mobile Phone Banking

Stay on top of your finances with our mobile phone banking service. This allows you to view a handy mini statement showing your last six transactions or receive a text when you are about to go overdrawn. Standard network charges may apply.

### E-Statements

By switching to paperless statements, you could cut down on clutter and do your bit for the environment. Online statements are easy to set up and use, and allow you to search for transactions and see past statements all in the one place.

To sign up for any of these services please see the useful numbers/website section.

### Need help with your finances?

If you are having trouble managing your personal finances, please contact your branch for a free customer service review. For free impartial guidance to help you understand and manage your money, visit [natwest.com/moneysense](http://natwest.com/moneysense), or pick up a MoneySense brochure in one of our branches. If you are a Business customer, contact your Relationship Manager and you can have a free review to see how we can help your business' finances.

### Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank, building society, or credit union is unable to meet its financial obligations. Most depositors – including most individuals and small businesses – are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000).

The £85,000 limit relates to the combined amount in all the eligible depositor's accounts with the bank, building society or credit union, including their share of any joint account, and not to each separate account.

For further information about the compensation provided by the FSCS (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk) or call the FSCS on 0800 678 1100. Please note only compensation related queries should be directed to the FSCS.

Deposits with National Westminster Bank Plc and deposits in the Saga 4 Year Fixed Rate Bond are covered by a single FSA authorisation. If you hold accounts with National Westminster Bank Plc and have a Saga 4 Year Fixed Rate Bond, the £85,000 limit relates to the combined amount in these accounts.

### Dispute Resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we have handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

National Westminster Bank Plc. Registered in England and Wales No. 929027. Registered Office: 135 Bishopsgate, London EC2M 3UR.

We are authorised and regulated by the Financial Services Authority No. 121878, except for consumer credit, where we are licensed by the Office of Fair Trading. VAT Registration number GB 243-8527-52. © 2009 National Westminster Bank Plc. NatWest, National Westminster and the Three Chevrons logo are Trade Marks of National Westminster Bank Plc.

## Useful Contact Numbers and Website Addresses



24hr Lost/Stolen Cards

0870 6000 459

(If possible please have your card number ready)

24hr Telephone Banking "Actionline"  
0845 788 8444

To register for Telephone Banking 0800 88 11 77

24hr Business Telephone Banking "Businessline"  
0845 711 44 77

To register for Online Banking, visit  
[natwest.com/demo](http://natwest.com/demo)

To apply for Mobile Phone Banking visit  
[natwest.com/mobile](http://natwest.com/mobile)  
or call 0808 168 2959

For more information about switching off your paper statements, visit  
[natwest.com/paperless](http://natwest.com/paperless)



Minicom Users 0845 900 5961

Calls may be recorded.

### Statement Abbreviations

FGN CSH FEE = Foreign Cash Fee  
FGN PUR FEE = Foreign Purchase Fee  
N-S TRN FEE = Non Sterling Transaction Fee  
VPSE = VISA Payment Scheme Exchange Rate

Information correct at time of printing.

DOC 74150 REV 06/13

Date	Details		Withdrawn	Paid in	Balance
15 Apr 2013	BROUGHT FORWARD				15,876.44
23 Apr	Automated Credit	R KIRBY & SONS LTD		259.65	16,136.09
30 Apr	Charges	28MAR-A/C 28509323	10.00		16,126.09
14 May	Cheque	000023	600.00		15,526.09

## Useful Information

**Online/Telephone Banking**  
Our Online and Telephone Banking services allow you to transfer money between your accounts with us, pay regular bills, manage Direct Debits and much more. Banks participating in the Faster Payments Service will provide same-day clearing of electronic payments such as bill payments, fund transfers and Standing Orders, providing the amount is within the faster payments limit. This means that when you make an online or telephone payment under the scheme, funds will normally be taken from your account and credited to the recipient's account on the same day. Please note that if you have an account that requires notice to be given before a withdrawal can be made, the required notice cannot be given via Online or Telephone Banking. In most cases we require your prior written notice of any withdrawal. Please refer to your account terms and conditions for more information.

Please note that in cases where the receiving organisation operates on a collection account basis e.g. credit card accounts or utility companies, funds will not necessarily arrive in the specific account on the same day.

**Mobile Phone Banking**  
Stay on top of your finances with our mobile phone banking service. This allows you to view a handy mini statement showing your last six transactions or receive a text when you are about to go overdraw. Standard network charges may apply.

**E-Statements**  
By switching to paperless statements, you could cut down on clutter and do your bit for the environment. Online statements are easy to set up and use, and allow you to search for transactions and see past statements all in the one place. To sign up for any of these services please see the useful numbers/website section.

**Need help with your finances?**  
If you are having trouble managing your personal finances, please contact your branch for a free customer service review. For free impartial guidance to help you understand and manage your money, visit [natwest.com/monysense](http://natwest.com/monysense), or pick up a MoneySense brochure in one of our branches. If you are a Business customer, contact your Relationship Manager and you can have a free review to see how we can help your business' finances.

## Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank, building society, or credit union is unable to meet its financial obligations. Most depositors – including most individuals and small businesses – are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000).

The £85,000 limit relates to the combined amount in all the eligible depositor's accounts with the bank, building society or credit union, including their share of any joint account, and not to each separate account.

For further information about the compensation provided by the FSCS (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk) or call the FSCS on 0800 6078 1100. Please note only compensation related queries should be directed to the FSCS.

Deposits with National Westminster Bank Plc and deposits in the Saga 4 Year Fixed Rate Bond are covered by a single FSA authorisation. If you hold accounts with National Westminster Bank Plc and have a Saga 4 Year Fixed Rate Bond, the £85,000 limit relates to the combined amount in these accounts.

## Dispute Resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we have handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.



**Useful Contact Numbers and Website Addresses**

24hr Lost/Stolen Cards 0870 6000 459  
(if possible please have your card number ready)  
24hr Telephone Banking "Actionline" 0845 788 8444  
To register for Telephone Banking 0800 88 11 77  
24hr Business Telephone Banking "Businessline" 0845 711 44 77  
To register for Online Banking, visit [natwest.com/demo](http://natwest.com/demo)  
To apply for Mobile Phone Banking visit [natwest.com/mobile](http://natwest.com/mobile) or call 0800 168 2959  
For more information about switching off your paper statements, visit [natwest.com/paperless](http://natwest.com/paperless)



DOC 74150 REV 02/13

Calls may be recorded.  
Information correct at time of printing.

00071349  
00550 0001/0001  
2

Date	Details	Withdrawn	Paid in	Balance
15 Mar 2013	BROUGHT FORWARD			15,626.79
25 Mar	Automated Credit	R KIRBY & SONS LTD	259.65	15,886.44
28 Mar	Charges	01MAR-A/C 28509323	10.00	15,876.44

Account Number 28509323

TRUSTEES OF R KIRBY & SONS LTD  
SMALL SELF ADMINISTERED SCHEME

## Useful Information

### Online/Telephone Banking

Our Online and Telephone Banking services allow you to transfer money between your accounts with us, pay regular bills, manage Direct Debits and much more. Banks participating in the Faster Payments Service will provide same-day clearing of electronic payments such as bill payments, fund transfers and Standing Orders, providing the amount is within the faster payments limit.\* This means that when you make an online or telephone payment under the scheme, funds will normally be taken from your account and credited to the recipient's account on the same day. Please note that if you have an account that requires notice to be given before a withdrawal can be made, the required notice cannot be given via Online or Telephone Banking. In most cases we require your prior written notice of any withdrawal. Please refer to your account terms and conditions for more information.

\*Please note that in cases where the receiving organisation operates on a collection account basis e.g. credit card accounts or utility companies, funds will not necessarily arrive in the specific account on the same day.

### Mobile Phone Banking

Stay on top of your finances with our mobile phone banking service. This allows you to view a handy mini statement showing your last six transactions or receive a text when you are about to go overdrawn. Standard network charges may apply.

### E-Statements

By switching to paperless statements, you could cut down on clutter and do your bit for the environment. Online statements are easy to set up and use, and allow you to search for transactions and see past statements all in the one place.

To sign up for any of these services please see the useful numbers/website section.

### Need help with your finances?

If you are having trouble managing your personal finances, please contact your branch for a free customer service review. For free impartial guidance to help you understand and manage your money, visit [natwest.com/moneysense](http://natwest.com/moneysense), or pick up a MoneySense brochure in one of our branches. If you are a Business customer, contact your Relationship Manager and you can have a free review to see how we can help your business' finances.

### Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank, building society, or credit union is unable to meet its financial obligations. Most depositors – including most individuals and small businesses – are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000).

The £85,000 limit relates to the combined amount in all the eligible depositor's accounts with the bank, building society or credit union, including their share of any joint account, and not to each separate account.

For further information about the compensation provided by the FSCS (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk) or call the FSCS on 0800 678 1100. Please note only compensation related queries should be directed to the FSCS.

Deposits with National Westminster Bank Plc and deposits in the Saga 4 Year Fixed Rate Bond are covered by a single FSA authorisation. If you hold accounts with National Westminster Bank Plc and have a Saga 4 Year Fixed Rate Bond, the £85,000 limit relates to the combined amount in these accounts.

### Dispute Resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we have handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

National Westminster Bank Plc. Registered in England and Wales No. 929027. Registered Office: 135 Bishopsgate, London EC2M 3UR.

Authorised and regulated by the Financial Services Authority. No. 121878. VAT Registration number GB 243-8527-52.

© 2009 National Westminster Bank Plc. NatWest, National Westminster and the Three Chevrons logo are Trade Marks of National Westminster Bank Plc.

## Useful Contact Numbers and Website Addresses



24hr Lost/Stolen Cards  
0870 6000 459  
(If possible please have your card number ready)

24hr Telephone Banking "Actionline"  
0845 788 8444

To register for Telephone Banking 0800 88 11 77

24hr Business Telephone Banking "Businessline"  
0845 711 44 77



To register for Online Banking, visit  
[natwest.com/demo](http://natwest.com/demo)

To apply for Mobile Phone Banking visit  
[natwest.com/mobile](http://natwest.com/mobile)  
or call 0808 168 2959

For more information about switching off your paper statements, visit  
[natwest.com/paperless](http://natwest.com/paperless)

Minicom Users 0845 900 5961

Calls may be recorded.

Information correct at time of printing.

DOC 74150 REV 02/13



00239852  
01726 0001/0001

## Current Account

Date	Details	Withdrawn	Paid in	Balance
15 Feb 2013	BROUGHT FORWARD			15,377.14
25 Feb	Automated Credit	R KIRBY & SONS LTD	259.65	15,636.79
28 Feb	Charges	01FEB-A/C 28509323	10.00	15,626.79

Account Number 28509323

TRUSTEES OF R KIRBY & SONS LTD  
SMALL SELF ADMINISTERED SCHEME

(104) Branch sort code 01-03-33

National Westminster Bank Plc

## Useful Information

### Online/Telephone Banking

Our Online and Telephone Banking services allow you to transfer money between your accounts with us, pay regular bills, manage Direct Debits and much more. Banks participating in the Faster Payments Service will provide same-day clearing of electronic payments such as bill payments, fund transfers and Standing Orders, providing the amount is within the faster payments limit.\* This means that when you make an online or telephone payment under the scheme, funds will normally be taken from your account and credited to the recipient's account on the same day. Please note that if you have an account that requires notice to be given before a withdrawal can be made, the required notice cannot be given via Online or Telephone Banking. In most cases we require your prior written notice of any withdrawal. Please refer to your account terms and conditions for more information.

\*Please note that in cases where the receiving organisation operates on a collection account basis e.g. credit card accounts or utility companies, funds will not necessarily arrive in the specific account on the same day.

### Mobile Phone Banking

Stay on top of your finances with our mobile phone banking service. This allows you to view a handy mini statement showing your last six transactions or receive a text when you are about to go overdrawn. Standard network charges may apply.

### E-Statements

By switching to paperless statements, you could cut down on clutter and do your bit for the environment. Online statements are easy to set up and use, and allow you to search for transactions and see past statements all in the one place.

To sign up for any of these services please see the useful numbers/website section.

### Need help with your finances?

If you are having trouble managing your personal finances, please contact your branch for a free customer service review. For free impartial guidance to help you understand and manage your money, visit [natwest.com/moneysense](http://natwest.com/moneysense), or pick up a MoneySense brochure in one of our branches. If you are a Business customer, contact your Relationship Manager and you can have a free review to see how we can help your business' finances.

### Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank, building society, or credit union is unable to meet its financial obligations. Most depositors – including most individuals and small businesses – are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000).

The £85,000 limit relates to the combined amount in all the eligible depositor's accounts with the bank, building society or credit union, including their share of any joint account, and not to each separate account.

For further information about the compensation provided by the FSCS (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk) or call the FSCS on 0800 678 1100. Please note only compensation related queries should be directed to the FSCS.

Deposits with National Westminster Bank Plc and deposits in the Saga 4 Year Fixed Rate Bond are covered by a single FSA authorisation. If you hold accounts with National Westminster Bank Plc and have a Saga 4 Year Fixed Rate Bond, the £85,000 limit relates to the combined amount in these accounts.

### Dispute Resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we have handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

National Westminster Bank Plc. Registered in England and Wales No. 929027. Registered Office: 135 Bishopsgate, London EC2M 3UR.

Authorised and regulated by the Financial Services Authority. No. 121878. VAT Registration number GB 243-8527-52.

© 2009 National Westminster Bank Plc. NatWest, National Westminster and the Three Chevrons logo are Trade Marks of National Westminster Bank Plc.

## Useful Contact Numbers and Website Addresses



24hr Lost/Stolen Cards  
0870 6000 459  
(If possible please have your card number ready)

24hr Telephone  
Banking "Actionline"  
0845 788 8444

To register for Telephone  
Banking 0800 88 11 77

24hr Business Telephone  
Banking "Businessline"  
0845 711 44 77



To register for Online  
Banking, visit  
[natwest.com/demo](http://natwest.com/demo)

To apply for Mobile  
Phone Banking visit  
[natwest.com/mobile](http://natwest.com/mobile)  
or call 0808 168 2959

For more information  
about switching off your  
paper statements, visit  
[natwest.com/paperless](http://natwest.com/paperless)

Minicom Users 0845 900 5961

Calls may be recorded.

Information correct at time of printing.

DOC 74150 REV 02/13

00176863  
01250 0001/0001

NatWest

## Current Account

Date	Details	Withdrawn	Paid in	Balance
15 Jan 2013	BROUGHT FORWARD			15,127.49
23 Jan	Automated Credit	R KIRBY & SONS LTD	259.65	15,387.14
31 Jan	Charges	04JAN-A/C 28509323	10.00	15,377.14

103

Account Number 28509323

Branch sort code 01-03-33

National Westminster Bank Plc

TRUSTEES OF R KIRBY & SONS LTD  
SMALL SELF ADMINISTERED SCHEME

## Useful Information

### Online/Telephone Banking

Our Online and Telephone Banking services allow you to transfer money between your accounts with us, pay regular bills, manage Direct Debits and much more. Banks participating in the Faster Payments Service will provide same-day clearing of electronic payments such as bill payments, fund transfers and Standing Orders, providing the amount is within the faster payments limit.\* This means that when you make an online or telephone payment under the scheme, funds will normally be taken from your account and credited to the recipient's account on the same day. Please note that if you have an account that requires notice to be given before a withdrawal can be made, the required notice cannot be given via Online or Telephone Banking. In most cases we require your prior written notice of any withdrawal. Please refer to your account terms and conditions for more information.

\*Please note that in cases where the receiving organisation operates on a collection account basis e.g. credit card accounts or utility companies, funds will not necessarily arrive in the specific account on the same day.

### Mobile Phone Banking

Stay on top of your finances with our mobile phone banking service. This allows you to view a handy mini statement showing your last six transactions or receive a text when you are about to go overdrawn. Standard network charges may apply.

### E-Statements

By switching to paperless statements, you could cut down on clutter and do your bit for the environment. Online statements are easy to set up and use, and allow you to search for transactions and see past statements all in the one place.

To sign up for any of these services please see the useful numbers/website section.

### Need help with your finances?

If you are having trouble managing your personal finances, please contact your branch for a free customer service review. For free impartial guidance to help you understand and manage your money, visit [natwest.com/moneysense](http://natwest.com/moneysense), or pick up a MoneySense brochure in one of our branches. If you are a Business customer, contact your Relationship Manager and you can have a free review to see how we can help your business' finances.

### Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank, building society, or credit union is unable to meet its financial obligations. Most depositors - including most individuals and small businesses - are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000).

The £85,000 limit relates to the combined amount in all the eligible depositor's accounts with the bank, building society or credit union, including their share of any joint account, and not to each separate account.

For further information about the scheme (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk) or call 0800 678 1100.

Deposits with National Westminster Bank Plc and deposits in the Saga 4 Year Fixed Rate Bond are covered by a single FSA authorisation. If you hold accounts with National Westminster Bank Plc and have a Saga 4 Year Fixed Rate Bond, the £85,000 limit relates to the combined amount in these accounts.

### Dispute Resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we have handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

National Westminster Bank Plc. Registered in England and Wales No. 929027. Registered Office: 135 Bishopsgate, London EC2M 3UR.

Authorised and regulated by the Financial Services Authority. No. 121878. VAT Registration number GB 243-8527-52.

© 2009 National Westminster Bank Plc. NatWest, National Westminster and the Three Chevrons logo are Trade Marks of National Westminster Bank Plc.

## Useful Contact Numbers and Website Addresses



24hr Lost/Stolen Cards  
0870 6000 459

(If possible please have your card number ready)

24hr Telephone  
Banking "Actionline"  
0845 788 8444

To register for Telephone  
Banking 0800 88 11 77

24hr Business Telephone  
Banking "Businessline"  
0845 711 44 77



To register for Online  
Banking, visit  
[natwest.com/demo](http://natwest.com/demo)

To apply for Mobile  
Phone Banking visit  
[natwest.com/mobile](http://natwest.com/mobile)  
or call 0808 168 2959

For more information  
about switching off your  
paper statements, visit  
[natwest.com/paperless](http://natwest.com/paperless)

Minicom Users 0845 900 5961

Calls may be recorded.

Information correct at time of printing.

DOC 74150 REV 06/11